

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ALMA R GARNER

Case No. 09-14191

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/21/2009.
- 2) The plan was confirmed on 08/05/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/26/2010, 06/24/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/04/2010, 04/08/2011, 09/26/2012, 09/26/2012.
- 5) The case was dismissed on 10/05/2012.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,200.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$17,240.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$17,240.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,141.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$837.77
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,979.27**

Attorney fees paid and disclosed by debtor: **\$358.50**

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI/VERIZON	Unsecured	755.00	NA	NA	0.00	0.00
AMERICAN HOME MORTGAGE	Secured	9,578.00	0.00	0.00	0.00	0.00
DIRECT MERCHANTS BANK	Unsecured	986.00	NA	NA	0.00	0.00
DIRECT TV	Unsecured	237.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	3,180.00	3,180.83	3,180.83	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	302.00	NA	NA	0.00	0.00
HOMEWARD RESIDENTIAL	Secured	0.00	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	760.00	662.59	662.59	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	248.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	667.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	593.00	618.06	618.06	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	624.00	624.10	624.10	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	1,127.00	NA	NA	0.00	0.00
SUNRISE CREDIT SERVICE	Unsecured	526.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Unsecured	12,669.00	10,366.52	10,366.52	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	19,800.00	19,800.00	19,800.00	10,236.66	3,024.07
WELLS FARGO DEALERS SERVICES	Unsecured	10,215.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$19,800.00	\$10,236.66	\$3,024.07
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$19,800.00</b>	<b>\$10,236.66</b>	<b>\$3,024.07</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$15,452.10</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>			
Expenses of Administration		<u>\$3,979.27</u>	
Disbursements to Creditors		<u>\$13,260.73</u>	
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$17,240.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/06/2013

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.